

The

CREDIT UNION BRIDGE

THE WAY TO ECONOMIC BETTERMENT



The colorful leaflets displayed by CUNA Mutual Insurance Society attract the attention of young member.

UNIVERSITY MICROFILMS
313 N. FIRST ST.
ANN ARBOR, MICHIGAN

EXCHANGE

Official Publication

September, 1952

Credit Union National Association



Gene Cotterman Dies

Robert E. Cotterman, 32, Actuarial Assistant of CUNA Mutual and Treasurer of CUNA Credit Union, died suddenly on July 28 of polio.

Gene, as he was familiarly known, made many important contributions to CUNA Mutual's progress. He was particularly interested in making insurance understandable to the average man. In this connection he wrote the well known booklet, "Why Life Insurance?", revised and simplified CUNA Mutual's insurance applications and policy forms to make them easily understood, and initiated and supervised the writing and production of the CUNA Mutual Handbook.

Gene was elected Treasurer of CUNA Credit Union in February, 1951, and in this position he gave unstintingly of his time and effort, volunteering his nights and weekends for the credit union.

Thousands of credit union people came to know and admire Gene for his sincerity and his honesty.

Gene was employed by CUNA Mutual in May, 1947. At the time of his death he supervised the issuing of all group and individual life insurance policies, and the individual life accounting department.

Our prayers and our gratitude go with Gene. He performed a valuable service for the credit union movement, for which we are deeply grateful.

We also offer our prayers on behalf of his good wife who is still in an iron lung with polio and on behalf of his three children ages 7, 5 and 2 years, who are deprived of a good father.

Credit Societies

In Malaya Province of India

RURAL CREDIT SOCIETIES—The number of these societies at 169 with 5,433 members set up a record. Other details about these societies are:—

Loans granted during the year	\$ 59,442
Repayments	49,034
Share capital	150,031
Deposits	19,337
Reserve funds	34,137

The societies advance loans for agricultural purposes, marriages, funerals, redeeming jewelry, education and medical expenses.

There were 78 seasonal credit societies with 1,739 members and a paid up capital of \$33,818. They are mostly located in the rice-growing areas of Krian and Kedah.

Fishermen's Credit Societies numbered 6, with 306 members. An interesting and unusual type is the Kuala Muda Society formed by Malaya Fishermen and retailers in order to free the fishermen from the Chinese retailers.

The Indian Labourer's Credit Societies, numbering 380 have made a remarkable recovery due to the efforts of Indian Cooperatives. Loans amounting to \$206,287 were granted for various purposes. Some of these societies are located on estates most infested by bandits.

The Thrift and Loan Societies for urban salary earners numbering 80 are financially the strongest, with a paid up share capital of \$7,599,100 and deposits of \$655,500. They are able to save the salaried workers from the clutches of the moneylenders.

Most of the General Purpose Societies are thrift societies. Their purpose is to accept small savings deposits which can be withdrawn for necessary purposes. Their importance lies in the fact that they afford training ground for thrift and other cooperative activities.

—Reserve Bank of India.

Cuna Mutual Annual Report Wins Merit Award

THE 1951 ANNUAL REPORT of CUNA Mutual Insurance Society has received a "Merit Award" citation from *Financial World*, the business weekly. For the second year in a row, the CUNA Mutual report is now eligible for one of 100 Oscar of Industry awards to be presented later to one company in each field of business.

Supplies of the report, which emphasizes the cooperative, "Serve Yourself by Mail" way in which CUNA Mutual operates, are available upon request.

The Credit Union Bridge

Volume 17 September, 1952 Number 7

Official Publication
CREDIT UNION NATIONAL
ASSOCIATION

Madison 1, Wisconsin

E. K. WATKINS, Editor

CHAS. G. MYLAND, Business Manager

SUBSCRIPTION—\$1.50 A YEAR

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(the Credit Union Bridge—see above)

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All subscriptions received before 15th of the month start automatically with the issue of the current month, all those received after the 15th of the month start with the following month. To insure prompt delivery of The Credit Union Bridge, when you change your subscription please send in a postcard with your former address as well as your new address. When sending in a single subscription or a group of subscriptions, The Credit Union Bridge would appreciate it if you would mark all renewal subscriptions conspicuously with the word "renewal".

The Credit Union Bridge is published monthly by the Credit Union National Association at 1575 B. Washington Avenue, Madison 5, Wisconsin.

ADDRESS THE EDITORIAL OR BUSINESS OFFICE AT P. O. BOX 431, MADISON 1, WISCONSIN.

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The Credit Union Bridge

POLICIES of CUNA

Established by the National Directors
Credit Union National Association

1. Objectives

(a) To advance, encourage and foster the principles and practices of cooperative pooling and use of the credit and financial resources of average salaried and income groups.

(b) To exemplify the ideals—of the equality of man—freedom of opportunity—and unselfish cooperation—by their practical application in the control and use of credit and financial resources.

(c) To encourage thrift, regulated savings, and prudent economic management of credit and financial resources. That credit union members be urged to save at least 10% of their earnings regularly and to invest, preferably, their savings in credit union shares and deposits.

(d) To afford all persons an opportunity to have a direct voice in the control of all public, financial and economic affairs.

(e) To coordinate and unite all credit union groups—encouraging organization activities—frequent group assemblies—interchange of thought—and in all manner necessary advancing their ideas and ideals.

(f) To provide loan facilities at the lowest possible rates and to combat the imposition of excessive and usurious rates of interest by example and by providing credit union facilities for those in need.

(g) To encourage and promote the establishment and maintenance of effective governmental supervision of credit union operations.

(h) To require governmental supervising agencies to permit collaboration by CUNA in strengthening credit union operation and preventing credit union dissolutions.

2. Taxation

(a) That the National Association declare itself to be unopposed

to such taxation which may be assessed against credit unions for the purpose of maintaining the benefits of social legislation, such as old age compensation and unemployment insurance, provided the extent of such taxation does not impair the organization or operation of credit unions affected in accordance with the generally accepted credit union principles. That in all other respects the policy of the Credit Union National Association with regard to taxation shall be as heretofore, to wit: To preserve the tax exemption principles afforded credit unions.

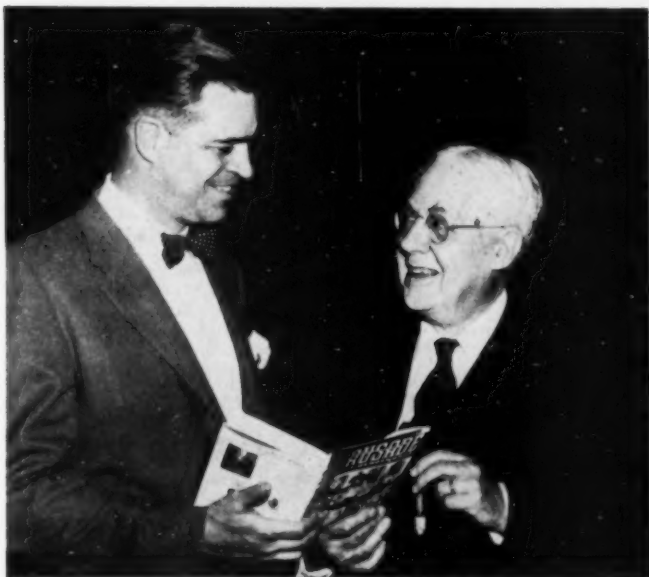
(b) The Credit Union National Association shall maintain a continuous program of public relations. Such a program shall include publicity releases to newspapers, magazine articles, luncheon, dinner and club meeting speakers—all aimed at keeping the attitude of the public right. Such a program directed from National headquarters should tend to draw favorable editorial comment instead of the criticism for tax dodging often used by the uninformed.

3. Interest Rates

We recommend that the present legal maximum interest rate for loans be maintained at such rate that does not exceed 1% per month. That out of the income derived by the credit unions, they shall provide first for all essential reserves, adequately compensate the treasurer or the managing official as the case may be, provide all the incidental credit union services, place itself on a sustaining basis, pay a uniform dividend to all credit union members entitled to a dividend and then, and then only shall it consider the advisability of returning to the borrower a portion of the interest paid in the form of patronage dividend.

4. Uniformity of Interest Rates

The Credit Union National Association approves the charging of interest on the basis of 1% a month on unpaid balances on all loans. However, if any lowering of rates should be deemed necessary or advisable, such reductions should be



Governor Williams of Michigan receives a personally autographed copy of *CRUSADE* from Roy F. Bergengren during the annual meeting of the Michigan Credit Union League. In the book *CRUSADE* Mr. Bergengren tells of the credit union development in North America during the period 1921-1945.

applied on an equitable basis to all members.

5. Dividend Rate

We recommend to all credit unions that they pay dividends in conformity with current rates of interest on similar types of savings.

6. Disposition of Income

That it should be the policy of all credit unions to transfer to the guarantee fund only such amounts as are required by the respective laws under which they operate.

7. Investments

That in the investment of surplus funds, it be the policy of credit unions to recognize the factor of safety and liquidity. The primary investments of credit unions should be made in those areas wherein the credit union exerts some measure of control.

8. Audit and Examination

That all leagues survey all regulations and facilities within their jurisdiction affecting audit and examination of credit union operation and that such audit and examination be strengthened, if required, by legislative enactment or other essential action.

9. Liquidation

That every effort be made to prevent the liquidation of credit unions, and any credit union that may contemplate liquidation shall be urged to consult its chapter, league and CUNA before starting any such action.

10. Credit Union Services

That in view of the increased

cost of living and economic uncertainties, it is important to exert an all-out effort in rendering all credit union services, within the scope of governmental regulation, with confidence and courage.

11. Mailing List

That mailing lists of credit unions and credit union membership be not made available to persons not officially entitled thereto except under most unusual circumstances and then only with the approval of the Executive Committee in the case of CUNA, and in the case of leagues or credit unions, the Boards of Directors.

12. The Credit Union Bridge

That it be the policy of the Credit Union National Association that The Credit Union Bridge should not be used as a medium for political purposes or propaganda, whether relating to the credit union movement or state and national affairs, and in furtherance of this policy should not accept for publication any political advertisements, articles, letters or other material of political nature.

13. Jurisdiction Disputes

That whenever a dispute relating to matters involving jurisdiction arises between credit unions which operate in different states or provinces, that such dispute should be submitted to the Credit Union National Association, via their respective leagues for advice and counsel; and where any such dispute arises between credit unions which operate in the same state or province,

that such dispute should be submitted to their league for advice and counsel.

14. Liquidating Investments

That credit unions refrain from liquidating investments to meet temporary needs, but that such funds needed temporarily be secured from other sources.

15. Coordination

(a) That all activities of the Credit Union National Association be conducted with full recognition and understanding of the international character of our organization.

(b) That there be an educational committee in every league, chapter and credit union for which adequate financing shall be provided and to which due importance shall be attached.

16. CUNA Cooperation

That it is the duty and privilege of CUNA to counsel with the leagues comprising its membership, but not with the individual member credit unions of those leagues if the said leagues object.

17. Limitations

In order to foster the basic credit union principle of thrift, it is the policy of the Credit Union National Association to advocate that credit unions impose no limitations as to maximum amounts in either share or deposit accounts.

18. Cooperation

With Other Organizations

That the Credit Union National Association Incorporated, cooperate in every possible way with all other organizations whose aims are identical with or similar to those of our association for the furtherance of the credit union movement in all parts of the world.

19. League Operation

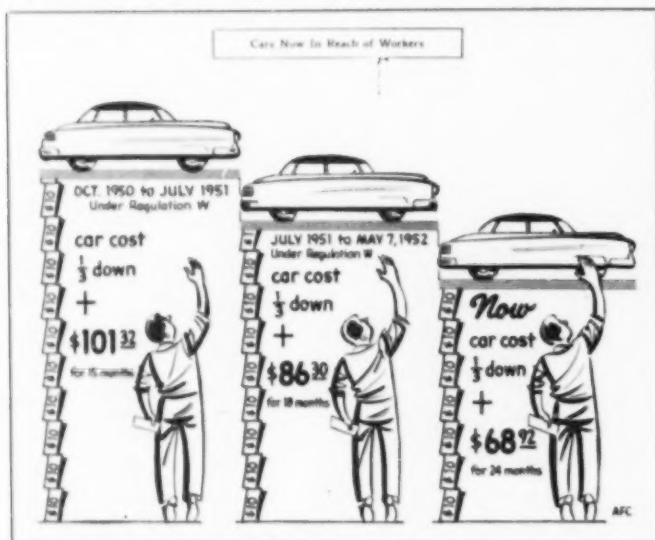
The Credit Union National Association advocates and encourages all leagues to carry on their internal affairs in a manner conducive to self-sufficiency and self-perpetuation, consistent, however, with good business practices.

20. Public Relations

The Credit Union National Association shall permit the use of our copyrighted symbol (The Little Man with the Umbrella) by non-affiliated credit unions.

21. Supplies for Non-Affiliated Credit Unions

In our effort to promote good will, better understanding of cooperative enterprise and public service, it shall be the policy of this Association that, every credit un-



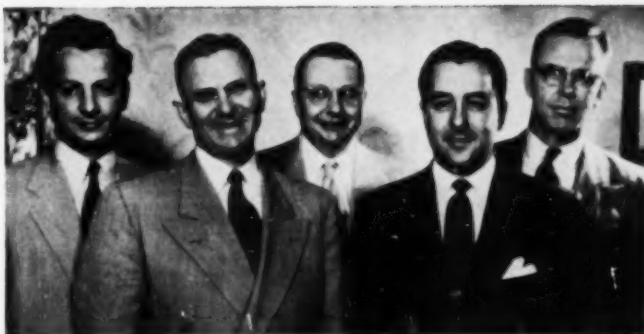
ion, regardless of its affiliation, shall be entitled to acquire its supplies from either a league depot or from CUNA Supply Cooperative.

22. Communism and Totalitarianism

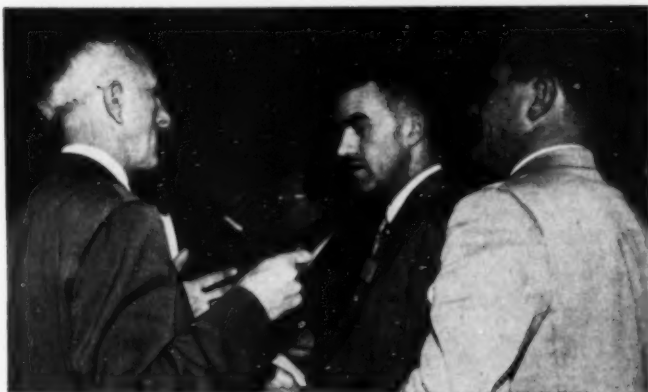
That the National Board adopt as a matter of policy a statement to the effect that we are opposed to Communism, or any form of totalitarianism.

23. Consumer Merchandising

That credit unions be discouraged in having any direct association or participation in such programs as consumer's merchandising and other forms of allied services not consistent with the savings and lending features of the credit union.



The Executive Committee of the National Association of Managing Directors: Edgar Fontaine, Louisiana, treasurer; Clarence Murphy, California, president; Albert Marble, Michigan, second vice-president; Ralph Bendel, Oklahoma, first vice president; John Hillerson, North Dakota, secretary.



Left—John Kelly (Illinois), Richard Monruff (British Columbia), and Kelly King (Louisiana) are in one of many side-line discussions that followed meetings of the National Association of Managing Directors this year.

Below—Members of the National Association of Managing Directors during their annual meeting in Madison. The league managing directors and field personnel are faced with a great many of the credit union and league problems and the organization of new credit unions. These meetings are lively with presentations of problems and varied experiences that have produced progress.



Bearers of Hope

The Postal Samaritan Club at Atlanta, Georgia

MRS. J. A. LEE, the wife of a postal employee of the Atlanta (Georgia) Post Office was afflicted with multiple sclerosis. For 10 years she had gone from doctor to doctor. The paralysis now extended from her ribs down. Mrs. Lee had been bedridden for two years. Hope had worn thin and debt was heavy.

Mr. Lee was fortunate to have his debts with the Atlanta Postal Credit Union. In this credit union the problems of the members become the problems of the credit union.

Moses C. Davis was reading a copy of the May 1948 Readers Digest; and noticed an article on Kabat-Kaiser Institute by Paul de Kruif in which treatment for multiple sclerosis was discussed. Sev-

eral credit union officers began to check, and found results of the Kabat-Kaiser Institute so amazing that a cure for Mrs. Lee seemed possible.

Then the usual problem for a credit union came up. What will it cost? And how can it be financed? The cost survey indicated \$500 per month for possible 8 to 18 months might be required. Then how much can a man of integrity and a family needing a chance for a future be expected to pay? As with polio, and some other dread diseases, the credit union officials felt that some problems are too big for one person, and such expenses must be shared on a wider basis.

Dollars are sometimes hard to find, but in this case the Good Samaritan furnished an example that

seemed to furnish an answer not just to help the Lee family, but to provide a new sense of security and feeling of brotherhood among the Atlanta Postal employees.

To define the basis for the needed Samaritan brotherhood, a Constitution and By-Laws and membership cards were prepared. The credit union bulletin called "Debits and Credits" became the publicity medium for the new club, and keeps the membership informed of endeavors and financial status.

The Preamble of the Constitution and by-laws expresses the spiritual objective.

In each department, men agreed to be collectors for the Good Samaritan Funds. The Debit and Credit Bulletin for example reported after a few months, receipts \$3,009.25.

The advanced multiple sclerosis road to recovery is long, tiresome, and painful. The rehabilitation of muscle and nerves is an arduous journey. Mrs. Lee is now handling many responsibilities of home as she continues to rebuild a future.

Good Samaritan Club Constitution and By-laws

PREAMBLE: Faith, hope and charity. Of these virtues, charity is not the least. Charity sustains faith and relieves doubt; charity removes despair and feeds the flame of hope. This society shall be a living symbol of the prayer, brought to us down through the ages of St. Francis of Assisi: it shall be the directive; it shall be our code.

THANKS TO POSTAL WORKERS

Paralyzed Mother Learning To Walk

An Atlanta mother, paralyzed and bedridden for nearly two years by a rare crippling disease, is learning to walk again—thanks to Atlanta Post Office workers.

Mrs. J. A. Lee, wife of a veteran postal clerk here, has multiple sclerosis, a deterioration of the nerve cells that produces paralysis in different parts of the body.

"The disease started about 10 years ago," her husband explained, "and became gradually worse until she was paralyzed from her ribs down to her feet."

Mrs. Lee plodded from one doctor to another, but none offered more than a dim ray of hope.

Then M. C. Davis, Chief Station Examiner at the post office, heard of the Kabat-Kaiser Institute in Washington, D. C., where other victims of multiple sclerosis were learning to sit, stand, walk and use their hands again.

Careful checking by Davis, Lee and others, convinced them the Washington hospital meant "a chance" for Mrs. Lee.

And because Atlanta postal workers, everybody from executives down to clerks, want to give Mrs. Lee that "chance," she has taken her first faltering

steps after long months of inactivity.

"She knows," said her husband, beaming, "that she's improving." Woefully regular doctor bills and the inevitable expenses in rearing three children had made it impossible for the Lees to finance unpaid treatment at the Washington Institute—specialized treatment by physical therapists trained in muscular rehabilitation. Atlanta postal workers had only

to learn the need before they swung into action. They banded together in an organization called the Post Office Samaritans. Their objective was to raise funds for Post Office employees and their dependents in need of medical care or assistance.

The Lee case now is taking about all the money they can raise, since the hospital bill is \$500 a month. But the Samaritans feel it's for a good cause, and they plan to continue their organization to help similar cases later.

BEARERS OF HOPE

Postal Samaritans Give Aid to Afflicted

By EDWINA DAVIS

Atlanta post office employees are bringing hope to the despairing and joy where there was sadness. Last August they organized the Post Office Samaritans with the purpose of gathering funds to provide medical care and assistance to the afflicted employees of the post office and their dependents.

Help is given in cases in which the employee is unable to pay for adequate medical care.

The organization's No. 1 case is the wife of a veteran postal clerk. She is the victim of a rare crippling disease and has been bedridden for more than a year. At the special hospital in which the Samaritans sent her, she is learning to walk again.

The president of the organization—friendly modest Moses C. Davis, chief station examiner, At-

lanta post office — praised the work of Atlanta's welfare agencies. He pointed out, however, that the Samaritans do not duplicate the work of any agency.

"Our employees, most of whom have moderate incomes, can give their families the necessities of life," Mr. Moses said, "but when enormous doctor bills are added to the load it's pretty hard to make a go of things."

Since August the Samaritans have raised about \$3,000, all of which has gone for case No. 1. They plan to help similar cases

later. Membership, which is voluntary, is about 600.

Other officers, in addition to Mr. Davis, are Loy S. Bell, vice-president; J. R. Smith, treasurer and J. A. Sligh, secretary.

All officers are members of the board of directors. Other directors are H. E. Terry, W. C. McDowell, I. R. Camp, V. L. Lee, E. G. Weems and J. A. Sligh.

Newspaper Clippings

7



Answers to your Questions

About the POP Program

1. What does POP stand for?

The letters POP stand for Public relations, Organization and Publicity. The POP Program was set up in 1948, on the first Credit Union Day, as one, coordinated effort of the credit union movement for good public relations.

2. What is public relations?

Public relations is getting along well with other people. If people know you and like you, your public relations are good. If they don't know you, or don't like you or what you stand for, your public relations are poor.

3. When you say public relations for credit unions, what "public" do you mean?

Credit unions have many "publics" or groups of people that must know and like credit unions if we're going to do a good job.

First, of course, your **members** must know and like the credit union, its officers and employees. They must realize that the credit union belongs to them, and that they run it. They should be familiar with all the services of the credit union and be making full use of them.

Second, **employers**, or the sponsoring organization, should be kept informed about what the credit union is doing, and the service it is giving.

Third, the people in **your town** should know about your chapter activities, and the great benefits to the community of the credit unions in your town. Your town should be aware of how many credit unions you have, and how many members belong to them.

Fourth, your **government** representatives should know the benefits of credit unions, and how many of their constituents are regularly served by credit unions.

Fifth, the **entire nation** must become increasingly familiar with

credit unions, with what they are and how they operate, and with the great good they do.

4. How do we reach all these people with the credit union message?

It's a big order! No one person can do it working alone. That's why CUNA set up the POP Program: to provide public relations services to help you do this job.

5. Why do we celebrate Credit Union Day?

Credit Union Day is intended to be a day of thanksgiving for the credit union privilege and an opportunity for credit unions everywhere to get additional publicity and recognition in their own communities.

The celebration of Credit Union Day and the promotion of it as an international holiday is one of the most important public relations services we are able to offer credit unions.

6. How is Credit Union Day celebrated?

The chief form of celebration is the Credit Union Day Dinner sponsored by chapters throughout North America. Individual credit unions and the state and provincial leagues cooperate in helping chapters get maximum publicity for Credit Union Day.

7. How is the date of Credit Union Day determined each year?

Credit Union Day falls on the third Thursday of each October. The date this year is October 16.

8. What have been the results of Credit Union Day?

We know that the annual celebration of Credit Union Day is getting wonderful results because credit unions, chapters and leagues tell us. Credit union treasurers have reported growth in membership, more loans made, more cooperation from manage-

ment. Chapters have noticed that Credit Union Day increased attendance at following meetings, and strengthened the chapter's influence.

Leagues have seen new credit unions organized because employers became interested after seeing all the publicity about Credit Union Day. New friendliness from government officials is another result. League membership grows, after non-member credit unions see how effective organized effort is, on Credit Union Day.

9. What are some of the services of the POP Program?

The POP Program offers a number of publicity services which you can use:

The **photo library** is a central source of free pictures for credit union education and publicity, from which you can borrow.

The POP Program has set up a **radio script exchange** so that when you have an opportunity to go on the air you will be able to get a prepared script which you can adapt to your needs.

The POP Program has developed a **high school study unit** on credit unions, and is working continuously to introduce the study of credit unions into the schools.

To help credit unions build a more active membership, the POP Program has published a **women's program** for meetings, to get the ladies to take a more active part in credit unions.

The demand continues for reprints of the eight **good will messages** the POP Program sent to all credit unions last fall. (Democracy In Action, You Have A Partner, etc.) These are available for special mailings, bulletin boards, for new credit unions, for reprint in newspapers, display use, etc.

The POP Program works continuously to get good **national publicity** for credit unions, through the newspapers, radio, magazines,

Your Newspaper Ad for CREDIT UNION DAY



No more money worries
for us—

*We're a
CREDIT UNION
family!*

"Where I work, we have a credit union. We save our money in the credit union, and when one of us needs a loan, we can get it from our own credit union, at low interest. We own it and operate it, ourselves. We get good dividends on our savings, and we have a handy

place to borrow at low cost. Nobody makes a profit out of it—all surplus is returned to the members in dividends. It's a good deal all around. The boss likes it too! Why don't you see about having one where you work?"

They all have CREDIT UNIONS

factories
stores
teachers
co-ops
churches
clubs
offices

Did you know?

- ✓ There are 15,500 credit unions, serving 6,500,000 members all over North America.
- ✓ Credit unions are over 100 years old. They operated successfully in many parts of Europe before they were introduced to America in 1900.
- ✓ Credit unions operate under law and are chartered and supervised by government.
- ✓ Credit unions are endorsed and recommended by businessmen, legislators, churchmen, educators, labor unions and farm leaders.

Get the Facts

Find out how you can join a credit union, or organize one to serve your group. Call 0000.

This advertisement sponsored as a public service by the

Your Town Chapter of CREDIT UNIONS

Name of Chapter President Address

Uniting 000 Credit Unions in Your Town Serving 000,000 Members

and special events. A good example is the cornerstone laying of Filene House by President Truman, with the good publicity that resulted.

Of major importance is the help given credit unions on their celebration of Credit Union Day: the provision of the Credit Union Day poster, and the Publicity Kit, newspaper ad mats, radio scripts, certificates of merit, proclamation, etc.

All of these POP Program services are provided without charge.

10. How are these POP Program services paid for?

Each fall credit unions throughout North America are asked to invest in the POP Fund so that we

can continue to offer more of these services to you.

Before Credit Union Day, CUNA writes directly to each credit union, reporting on POP Program activities for the year, and asking each credit union to invest in the POP Program. A minimum of \$10 is suggested as an amount any credit union can afford, and it is hoped that most credit unions would contribute much more than this. Of course the more you invest, the greater the return in the form of services which help you. Credit unions are asked to send their contributions directly to CUNA in Madison, Wisconsin.

Chapters are urged to explain the POP Program to credit unions, and encourage them to contribute as much as they can for POP Program services.

POP Program Offers Free Mat

Wouldn't you like to see a big advertisement for credit unions in your local paper? Of course you would! Many chapters tell us they plan to advertise in newspapers as part of their Credit Union Day celebration this fall.

Quarter Page

To make it easy for you to advertise, the POP Program has prepared an ad for you. It is shown here in reduced size. Actual size, the ad will fill a quarter page in a standard newspaper. It is four columns wide by 140 lines deep.

This ad was designed primarily for chapter use, but leagues, and individual credit unions are welcome to use it, too.

Your ad appearing in a local paper will 1) inform the public of what credit unions are; 2) encourage new groups to organize credit unions; 3) build prestige for you in your community.

Local Appeal

Notice that space is allowed in the body of the ad for your phone number, and that your name, and local credit union information go on the bottom of the ad, in place of the last three lines shown here.

Other Uses

You can also use this ad in magazines, bulletins, house organs, trade and church papers, etc. You can hang up a proof of it as a poster or use it as a mailing enclosure, too.

To order free mat simply mail this coupon:

CREDIT UNION NATIONAL ASSOCIATION

Attn: POP PROGRAM
Madison, Wisconsin

Please send free mat for newspaper ad to:

Name

Address

City State or Prov.

(Credit union, chapter or league)

Consumer Credit in the Netherlands

DURING THE RECENT VISIT of the Hollanders in the picture below, information was passed both ways. To them our credit union pattern was new and quite different. The consumer credit loans and small productive loans for family advancement seemed to be a new aspect of credit. Still they were very much aware of Raiffeisen. The farm credit banks of Holland are patterned closely to the Raiffeisen Banks in Germany. The farm credit banks have their memberships among farm people with unlimited liability for any losses. Deposits however are accepted from any depositor. Loans are made only to member farmers for productive purposes, and mainly for the purpose of financing farm operations. Surplus funds in the individual banks may be deposited in central farm loan banks. In Holland there are two such banks, and one has the name of Raiffeisen as a part of its name.

Personal credit for the purchase

of goods is not customary in Holland. Usury on personal loans however is strictly curbed by law and to take care of the provident or emergency loan requirements, the law permits the township units of government to set up loan agencies. The township board selects a manager to operate the agency, and the money needed to take care of the emergency loans comes from taxes. Security on the loans often includes assignments against earnings. The township has wide latitude in the use of its ability to collect the assignment if necessary.

Call it Credit Union Day!

The correct name for our holiday on Thursday, October 16, is Credit Union Day, not POP Day.

This holiday is sponsored by the POP Program but the name POP Day has no meaning for the general public. Please help us keep the words "credit union" before the public by calling our holiday "Credit Union Day", and using the name "Credit Union Day Dinner." Thanks a lot!

Coming Events

September 19-20—Indiana Credit Union League annual meeting, Lincoln Hotel, Indianapolis, Indiana.

September 19-20 — Wisconsin Credit Union League annual meeting, Northland Hotel, Green Bay, Wisconsin.

October 10-11—Florida Credit Union League annual meeting, Tampa Terrgel Hotel, Tampa, Florida.

November 4—New Brunswick Credit Union League annual meeting, New Brunswick.

April 10-11, 1953—Colorado Credit Union League annual meeting, Kit Carson Hotel, La Junta, Colorado.

April 16-17-18, 1953—Michigan Credit Union League annual meeting, Sheraton-Cadillac Hotel and the Masonic Temple, Detroit, Michigan.

April 18, 1953—South Dakota Credit Union League annual meeting, Sioux Falls, South Dakota.

June 12-13, 1953—Washington Credit Union League annual meeting, New Washington Hotel, Seattle, Washington.



Cooperative Leaders from the Netherlands Visit CUNA

As a part of the program of the Mutual Security Agency (MSA) in cooperation with the United States Department of Agriculture, a tour of cooperative leaders of the Netherlands was arranged which included one day to visit CUNA to discuss credit union growth and contribution to the people of North America.

Some of the positions held by the visitors are: member of the board of the national co-op dairy association; general manager of a central co-op bank; deputy manager of national co-op counsel; manager of central office of supply

co-ops; secretary of central bank of farmer co-ops; member of board of central marketing co-op; public relations man for agricultural co-op association; manager of central export co-op; member of board of superphosphate factory; member of board of co-op sugar factory; secretary of the association of cooperative dairy factories.

In the center of the front row is Harry N. Weigandt from the U. S. Department of Agriculture, who was loaned to the Mutual Security Agency (MSA) to direct the tour. The aim of MSA is to build "Strength for the Free World".



What About It?

Answers to your credit union questions by Cuna assistant managing director
C. F. EIKEL, JR.

Trust Accounts

QUESTION (FROM WISCONSIN):

What information do we keep on file to prove that money held in account is a trust account? Do we need an agreement signed by both parties? We now have an account whose first-named is dead, which we are holding as a trust account. The second-named would then be covered with \$1000 under our Life Savings contract because the account is worth more than that. Right?

ANSWER:

In answer to the first part of your question, we have a form of application for trust accounts, Form 252, which is used by credit unions in establishing a trust account. I would definitely recommend that, in the establishment of any trust account, this form be used.

I am not in a position to give you an answer to the second portion of your question until such time as you would let me know just exactly how this trust account was set up. Trust accounts are different from joint accounts. For example, under the joint share account, the first-named individual is the one recognized as the holder of the account to receive benefits under the Life Savings insurance program. In the event of the death of the first-named member, the second party, if a member of the credit union, would then have a single account and would be covered, based on the amount of savings in the account.

Under trust accounts the beneficiary of the trust account is the only party covered under the Life Savings insurance. For example, if I establish a trust account for my son, the account on the books of the credit union would read: Charles F. Eikel, Jr., in trust for Charles F. Eikel, III. I am the first-named individual under this account, but I am the trustee of the account, and the money rightfully belongs to my son. He is the beneficiary. Therefore, under our Life Savings program, the benefits

WHAT IS YOUR QUESTION?

Your questions on credit union operations, CUNA Mutual insurance, bonding, supplies, and related subjects are invited. Utilize the experience of C. F. Eikel, Jr. by writing—What About It? The Credit Union Bridge P. O. Box 431; Madison 1, Wisconsin.

of the Life Savings insurance would apply to my son, and not to me. In the event of my death there would be no claim against the insurance company.

Medical Examination Required

QUESTION (FROM WISCONSIN):

A child, 11 years of age, wishes to have an endowment policy set up in her name for a term of 20 years. She, of course, would buy \$6000 worth of Ordinary Life, which would pay her a cash value of \$1105.44 at the end of 20 years. Non-medical privilege allows her \$3000 worth of insurance. This girl then will require a medical examination, since there is no deviation from this rule, regardless of age. Is that correct?

ANSWER:

You are correct in assuming that a medical examination will be required in the event of a \$6000 policy being taken out on the life of a child 11 years of age. There is no deviation from the rule, regardless of age.

Space for Federal Credit Unions

QUESTION (FROM MISSOURI):

A question has arisen relative to a Federal law that was passed sometime in the mid '30's, permitting postal and other Federal credit unions space in Federal buildings.

We are unable to find in our files anything relative to this law, and we would greatly appreciate it if you could furnish us some information relative to the enactment of this law and any other information which you think might help us.

ANSWER:

The law permitting those in

charge of Federal buildings to allot space for credit union operation is a part of the Federal Credit Union Act. The following is quoted from Section 1771:

"Allotment of space in Federal buildings.—

Upon application by any credit union organized under State law or by any Federal credit union organized in accordance with the terms of this chapter, the membership of which is composed exclusively of Federal employees and members of their families, which application shall be addressed to the officer or agency of the United States charged with the allotment of space in the Federal buildings in the community or district in which said credit union or Federal credit union does business, such officer or agency may in his or its discretion allot space to such credit union if space is available without charge for rent or services."

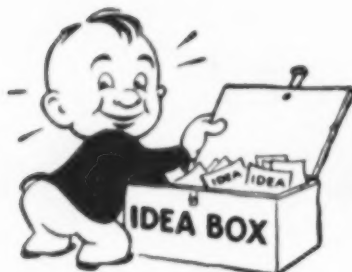
Insurance for Minor Accounts

QUESTION (FROM WISCONSIN):

A flyer being attached to passbooks from State Central Credit Union advises its members that money placed in an account of an infant before it reaches the age of six months is only covered by 25% under the Life Savings insurance contract. Nothing in the workbook covers this fact. Please advise.

ANSWER:

It is true that the CUNA Mutual handbook makes no mention of the coverage for minors being 25% from ages 0 to 6 months under the Life Savings insurance. The handbook was gotten out before this change was made in our contract. Upon issuing the new contract, however, this change was specifically called to the attention of our contract holders. The contract does provide for only 25% coverage for all members of the credit union from ages 0 to 6 months. Upon attaining the age of 6 months, the total amount on deposit is 100% insured.



Idea Exchange

HERE ARE NEW AND TRIED publicity ideas. Ideas in the mind of the member is the first step to his participation in the credit union. Credit union understanding widens the field of opportunity and happiness for the present and potential members.

THE CREDIT UNION BRIDGE suggests:

1. that you mark and use the ideas which attract you.
2. that you adapt them to conversation, pay inserts, circulars, blotters, posters, and house organs.
3. that illustrations be reproduced by tracing, photo-offset, or photo engraving.
4. that mats of Idea Exchange Features may be purchased for 50c each from The Credit Union Bridge for printing uses. (See below).
5. that each release contains full directions as to where and when credit union service is available.

Please send copies of all your publicity material to The Credit Union Bridge. Your participation in the Idea Exchange is helpful to other credit unions and sincerely appreciated.

MATS AVAILABLE

Mats, from which cuts for reproduction may be economically made, are available for Idea Exchange features when so indicated beneath the feature. These cost 30 cents each. Orders should be sent, and checks made payable to The Credit Union Bridge, Madison 1, Wisconsin.

Read This Thrifty Folk!

YOUR Credit Union pays you "dividends" whether you are a borrower or an investor. Our borrowers "dividend" is the "peace of mind" that comes from knowing that his debt to the credit union will be cancelled should he die or become totally disabled. Considering all the advantages of a credit union loan, you will find the overall cost the lowest. For our investors there is no surer way of sav-

ing, and getting a fair return on your money. Your investment in the credit union is insured with Life Savings insurance, thus creating insurance based on savings in addition to regular dividends.—*Revised from Postal Transport Credit Union, Los Angeles, California.*

Over The Counter

- Many members have found consolidation of outstanding debts in one credit union loan has been a "life saver" for the family budget.
- Uncle Rube says, "It's not the money that counts—it's the principal of the thing."
- The cost of financing new or used cars is not expensive at the credit union.
- Credit union employees are specialists in their field. Do not hesitate to consult them about any household financial problems.—*Peoples Credit Union Home News, North Miami, Florida.*

Attention C. U. Members

Many members are not aware that the credit union has insurance on savings. Probably because no premium is charged they do not realize what benefits their families would receive if anything should happen to them. The association pays the premium from its own funds.

For the first time in the history of the Vacuumatic Credit Union, a few months ago we presented the beneficiary of a Parker employee with the above \$1000 check, maximum payment allowed under our coverage. This, of course, was in addition to the total amount in the account of the deceased.

In showing you this, we do not wish to make capital of someone else's loss, but we do want to impress upon every member the protection you have. No matter how unpleasant and sorrowful the thought of death may be, it is the most certain thing in our lives. As

an association we are unable to do much to alleviate the grief and emptiness felt by those who lose a loved one. But we have tried to help in another way. We have tried to lighten the financial burden of those who are left behind.

Therefore, it may make you feel better to know that the credit union has insurance on savings.—PARKER PEN SHOFTALKER.

Supervisory Committee

During the past year the supervisory committee has on several occasions checked the records of the credit union for the following.

1. Reconciliation of the monthly bank statement.
2. That bank deposits were made regularly.
3. New notes for personal loans for the past month were examined and agreed with the loan accounts.
4. The share, deposit, and loan accounts were posted up to date.
5. Minutes of directors' meetings were found to be written up to date.
6. Loans have the approval of the credit committee before being issued.

These are a few of the general routine checks that your supervisory committee has made during the past year. It is our belief that the procedure and the method employed by the general manager of the credit union are correct and in compliance with credit union law of the State of Colorado.—THE CREDIT UNION NEWS, *Denver Public School Employees Credit Union, Denver, Colorado.*



OCTOBER POSTER

This poster, in blue and white, is one of the most beautiful yet, and has a universal appeal.

Single posters are 25c each; additional posters in same mailing 12 1/2c each—all less 20% discount to member credit unions in USA. Subscriptions for 12 monthly posters 10 times above prices. (Mats available; see column one.)

Idea Exchange

Credit Union Services

Where can a person go to get the benefits offered by your credit union? Here are a few of them:

1. A safe and convenient place to put money.
2. A better-than-usual rate of interest or dividend.
3. A life insurance policy on the life of the depositor equal to his savings up to \$1,000.
4. Savings are always available if needed.
5. Members may borrow at low reasonable rate of interest.
6. Have your loan insured against your death at no extra cost.
7. Make payments on savings and loans by payroll deductions.
8. Receive courteous and confidential treatment at all times.
9. Have friendly and understanding treatment if illness or other catastrophe forces temporary suspension of loan payments.

At annual meetings we are too prone to emphasize the financial phases of our credit union and fail to stress the more important aspects of our operations viz the mutual helpfulness and goodwill engendered by our activities.

I wish I had space to tell you of some cases where your credit union has been able to meet some very difficult situations. Just one outstanding change would be the reduction of garnishments in the Denver Public Schools from two or three a month to less than that number a year. I hope that few of you have ever faced a garnishment of your wages, but if you have you can appreciate what this one service of your credit union means, not only to the member but in time and expense of the school district answering garnishments.

Your credit union has made a wonderful financial record and has been able to help its members over 10,000 difficult situations with loans to tide them over the periods of need.

However, it is not the sole purpose of this report to extoll our virtues and chronicle our successes, but also to point out some things yet to be done. Do you know that about six or seven hundred of our school employees are not members of your credit union? Please help us to contact nonmembers and get them to join. Do you know that your credit union makes about one-half of the small loans made by school employees? This fact is

probably due to a feeling on the part of some that borrowing money is something that reflects adversity on the individual and so they go to strangers in the false assumption that their activity will not be known by the school officials. It cannot be stressed too strongly that no lending agency can offer more confidential service than your credit union offers. In addition, no other lending agency will give such understanding consideration to those who find it hard to make payments on time. Let us all assure our employees that almost every one borrows sometime. —THE CREDIT UNION NEWS, Denver Public School Employees Credit Union, Denver, Colorado.

- "We trust, Sir, that God is on our side." Lincoln's reply: "It is more important to know that we are on God's side."

Alabama Needs Managing Director

Due to the resignation of Mr. Julius Sparkman, the Alabama Credit Union League is looking for a new Managing Director. Duties include the organization of new credit unions, visits to credit unions and attendance at chapter meetings. Knowledge of accounting, credit union experience, and willingness to travel are required.

Requests for more information, and applications for this position should be addressed to Mr. C. E. Michaels, President; Alabama Credit Union League; 2 North 71st Street; Birmingham, Alabama.

Washington:

- "An Honest Man" I consider to be the most enviable of all titles.

Idea Exchange

Extra

Loan Protection Insurance

Pays off the loan, when an insured borrower dies, or becomes totally and permanently disabled, on all loans up to \$10,000.

Protects family — co-signers — property.

No extra charge — Peoples Credit Union pays the premium. — *Peoples Credit Union Home News, North Miami, Florida.*

Which Way to Turn for a Loan

Are you wondering which way to turn when those bills come in the first of the month? No need for that bewildered look any longer . . . turn to the Wisconsin State Journal Credit Union. Here you deal

with friendly people, your own fellow employees. Here you can arrange for convenient terms to fit your budget . . . all within a very short period of time.

Loans are granted for any provident or productive purpose—to obtain medical, dental and hospital care; to buy automobiles, furniture and home improvements; to pay taxes, clothing, and travel.

Borrow from your credit union—easy terms, friendly service, convenient payments.—**WISCONSIN STATE JOURNAL CREDIT UNION**
News, Madison, Wisconsin.

An Important Endeavor

Belonging to a credit union develops thrift and helps morale

particularly when you need a loan? This is true because credit unions make members of an entire family who are part owners of a corporation of other potential savers and borrowers. When forced to borrow money, they feel they have friends ready to aid them. The borrower achieves a personal dignity as he helps to administer the credit union by his vote at the annual meeting.

It builds character and honesty and a credit union member learns that character has a "cash value" and leads the list of qualities that is the means of giving him a fuller, happier life and a hopeful route to a world at peace and harmony.

Investigate the services of **your** credit union. You will find that it has many advantages in your favor. A loan is not to be considered a financial retreat. It has been proven that the man who borrows for a good cause strengthens his position in life.—*Northwest Engineering Credit Union.*

Are You Asking

Q. Is a person who withdraws his entire share account still a member of the credit union due to the fact that he has paid the entrance fee of 25¢?

A. No.

Q. Will the credit union accept more than a specified monthly payment on a loan?

A. Yes. A borrower saves interest by increasing principal payments when able to do so.

Q. If a person has not joined the credit union during the year, is it possible to join during the summer in order to get a loan?

A. Yes. We are ready to do business any time!

Q. Is it possible to make a new loan before an old loan is fully paid?

A. If the new loan is for a proper purpose and advantageous to the member, favorable consideration is usually given.—**CREDIT UNION COURIER, Tampa, Florida.**

Pius XII Federal Credit Union

Father Stephen Paul has designated this week . . . Pius XII Credit Union Week. Each night this week from 8 till 10, Monday thru Friday, and Saturday afternoon from 2 till 5, the doors of the credit union at 412 - 15th Street will be open to welcome your inspection. You will be delightfully sur-

MT. CARMEL PARISH CREDIT UNION
412 Clark Street Pueblo, Colorado
Telephone 1806

July 17, 1952

NEWS LETTER

MEETINGS We are indeed proud of our members. Despite the fact that one segment of our membership, those working at the steel mills, were unable to make any savings during the past 5 weeks our other members in a spirit of wonderful loyalty, and knowing that their fellow members needed help, came to the front so loyally that we actually had a gain in shares during the month of June of almost \$7,000. Money is needed to take care of the "war the strike" loan demand. Our very sincere congratulations on the splendid attitude of one member helping the other.

FASTER SERVICE We try to give you immediate service when you come to the office. You can help a lot to obtain fast service by remembering ALWAYS TO BRING YOUR CREDIT UNION PASS BOOK WITH YOU - help us to eliminate any waiting.

FESTIVAL TIME (TUES, FRI) Yes! It's really here already. Saturday and Sunday, July 19th and 20th. ST. CARMEL FESTIVAL GROUND - Fireworks, Rides, Games, Lots and MANY-THINGS. Gee, we have a wonderful time!! Come on over and bring your friends.

JACKPOT - - ALMOST ONE DOLLAR THIS MONTH. Once again the member who's number was drawn had failed to make a June deposit - can you feature that? Get your savings deposit in now - be eligible to win. It's just too good to pass up.

WOMEN'S RIGHTS "THE TIME WILL COME" thundered the lady orator, "when women will get men's wages."
"Yeah," muttered the little man in a rear seat, "next Saturday night."

AND THE POLITICIAN A politician once said to Horace Greeley: "I am a self made man."
"That sir," replied Greeley, "relieves the Almighty of a terrible responsibility."

BALL FANS Friday night, July 18th is Credit Union nite at the ball game at Sunjon Field - Credit Union members will be in a separate section - there will be special stands. TICKETS ARE ON SALE AT THE CREDIT UNION OFFICE.

PLEASED Yes, the members and us too - never have we heard so many expressions of "Thank God we have savings in the Credit Union" as now during the steel strike. Recently, we are happy for every member who had this cushion.

RECEIVED - - that the Credit Union is for me (that's you talking) and that I'm joining and saving just as soon as I can.

Cheerio,

Deak

Idea Exchange

prised to see the beautiful transformation of the two credit union rooms, which was brought about by the truly Christian cooperation of a small group of our own good parishioners. The decoration of these rooms is a concrete example of the good that Catholics can accomplish when they band together motivated by love for one another for the sake of the love of God.

The members of Pius XII Credit Union never dreamed they would one day operate their own thrift and loan association on a friendly membership basis. Today, that is no dream . . . It does not harm any local institution. Its sole aim is to put in practice the Christian principle of cooperation, based on the motive of the love of neighbor for the sake of the love of God. Our motto is: "God helps those who help each other."

Many people are interested in this movement but do not understand what it is all about. You are cordially invited to come down to 412-15th Street any evening this week and learn from the people who know what it is and who are anxious to tell you.—*St. Michael's Monastery Church, Union City, New Jersey.*

Wise Men Say

- We never read a book on "How to Succeed" because we are afraid the answer is work.—*BANKING.*
- For adult education nothing beats children.—*BANKING.*
- Despotism may govern without faith, but liberty cannot.—*De-Tocqueville.*
- Error of opinion may be tolerated where reason is left free to combat it.—*Jefferson.*
- You may gleam knowledge by reading, but you must separate chaff from the wheat by thinking.—*LABOR.*
- Fortune does not change men; it only unmasks them.—*Riccioboni.*
- Sloth makes all things difficult, but industry all things easy.—*Franklin.*
- Efficiency is doing things—not wishing you could do them, dreaming about them or wondering if you can do them.—*Dr. Frank Crane.*
- Success: Decide what you like to do best then find someone who will pay you for doing it.
- If people would only get a divorce from self they could then live with someone else.

To Make Good Biscuits



you need a rolling pin to roll the dough out thin. Then a pinch of baking powder raises them up again. Now if your pay check is like mine, it has been rolled out too thin already by inflation—and the results aren't good.

What is needed is a pinch of baking powder. That is where the Credit Union comes in. Lame all those bills into one, insured Credit Union loan with payments that fit the amount of dough you have to work with.

A further suggestion is to put a little dough (a five or so out of each check) in the refrigerator (Credit Union) to use as a starter for the next batch of bread (down payment on a new shirt or pair of shoes).

PACIFIC COOPERATIVE FEDERAL CREDIT UNION
Valla Valla, Washington

We'll C U Thru in '52!

Free From the Loan Sharks

Some 400 federal- and state-chartered credit unions in Missouri have been serving two useful and important purposes. They have helped keep their members out of the grasping hands of the loan shark, and they have encouraged the commendable habit of thrift.

An example of just this sort of thing is the Victory Credit Union for Post-Dispatch employees. Beginning with \$84.50 in capital contributed by its employee-founders, this credit union has grown amazingly. Now 10 years old, it has more than 1000 members, \$358,083 in share accounts, and a loan balance of \$184,107.

When the V.C.U. opened for business, commercial small-loan establishments were getting up to 2½ per cent per month in interest on the unpaid balance of outstanding loans. The street-and-alley operators were charging all the traffic would bear—up to 5 per cent a week! V.C.U.'s rate was 1 per cent, since reduced to ½ of 1 per cent. All of which goes to show what the properly operated credit union can accomplish for its members and their families.

Reprinted From an Editorial in the St. Louis Post-Dispatch, Tues. May 12, 1952

VICTORY CREDIT UNION

The Victory Credit Union serves the St. Louis Post-Dispatch employees, in St. Louis, Mo.



July New Credit Unions Shatter Old Myth

Utah and Washington Go Over the Top

By W. B. Tenney

Assistant Director of Organization and Education Department

For years we have heard various credit union people explain the smaller number of new credit unions reported during June, July, and August. They term it a "seasonal slump", due to vacations, hot weather, rural activity and many other reasons. We, personally, have never felt this line of reasoning was entirely valid or that the fewer organizations normally reported in these months was due to any cause beyond control. In our experience, credit unions are organized whenever the organizer and the prospective group reach agreement, and without regard to season, climate or other such circumstances. Specific groups may be affected by these things, but all groups are not affected simultaneously. The 124 new credit unions reported by 37 states and provinces during July, gives welcome support to our belief that when the organizer and the group are willing, a new charter results. Added to the 138 in June, it gives greater weight to our opinion. Both months were substantially ahead of the same month last year and more nearly in line with preceding months of the same year than has been true for some time. If August follows the same trend, maybe we can do away with the fairy tale of "seasonal slump", and get on with the job of creating more credit unions to serve more people.

Leading leagues in July were: California, with 16; Michigan, with 12; Ontario, with 8; Illinois, Louisiana and Texas, with 6 each. Senior membership (more than 12 consecutive months) in the one-or-more-each-month club remained unchanged. Wisconsin fell from junior membership (less than 12 consecutive months) and left 12 leagues still in the race to join the senior group at the end of next February.

New Credit Union Drive

The quota for the 1952 Drive was set at 1500—a rate of 125 per

month. July was the first month of this fiscal year in which we did not exceed that figure, and it was only 1 short of it. Our total for the 5 months ending July 31 stand at 649. We are slightly ahead of the 625 quota at this point, and very comfortably ahead of the totals for these months in the previous drives. In 1951, we had 503; in 1950, we had 476; in 1949, our score was 427. We can be happy and proud over these five months. Let us not, however, stumble and fall short before the end of the race. Let us all keep our sights on the 1500 goal and be sure we reach it on or before the end of next February. Leading leagues for the 5 months, show a bit of reshuffling in the list. Both California and Ontario jumped ahead of Illinois and the list now reads: California, with 57; Ontario, with 53; Illinois, with 52; Michigan, with 43; Texas, with 36. The first four of these could very well reach 100 each by the end of the year.

The Western District took a firmer hold on first place during July, and it will require serious efforts on the part of any other district to displace them. The Central District has a reasonable margin over its quota at this point. The Eastern and Southern Districts are abreast of their quotas and should gain in the next few months. Here are the District standings at the end of July:

District	Quota	Organized	Percent
Western	190	116	61
Central	250	117	46
Southern	285	121	43
Eastern	240	101	42
Northeastern	180	62	35
Canadian	225	83	37
Midwestern	150	47	31

League Standings

Utah and Washington became numbers 3 and 4 among those who have reached 100% or more of their quota. Quite a number of others can join this group by organizing 3 or less credit unions each. Here

are the league standings at the end of July:

WESTERN DISTRICT

District	Quota	Organized	Percent
Hawaii	8	11	137
Washington	15	16	107
Utah	12	12	100
Idaho	5	4	80
New Mexico	5	4	80
Arizona	6	4	67
California	98	57	58
Nevada	4	2	50
Colorado	15	4	27
Montana	6	1	16
Oregon	12	1	8
Alaska	2	0	0

CENTRAL DISTRICT

District	Quota	Organized	Percent
Illinois	105	52	50
Michigan	85	43	50
Indiana	25	11	44
Wisconsin	35	13	31

SOUTHERN DISTRICT

District	Quota	Organized	Percent
Mississippi	6	8	133
Tennessee	25	16	64
South Carolina	5	3	60
Texas	65	36	55
Florida	30	15	50
Georgia	21	10	47
Louisiana	32	12	37
Alabama	22	7	32
Kentucky	16	5	31
North Carolina	21	6	28
Arkansas	12	1	12
Oklahoma	12	1	8
Puerto Rico	12	1	8
British West Indies	7	0	0
Canal Zone	2	0	0
British South America	1	0	0

EASTERN DISTRICT

District	Quota	Organized	Percent
Delaware	2	2	100
Pennsylvania	60	33	55
West Virginia	10	5	50
Ohio	70	28	40
Virginia	24	9	37
New Jersey	44	16	36
District of Columbia	12	4	33
Maryland	18	4	22

NORTHEASTERN DISTRICT

District	Quota	Organized	Percent
Maine	5	3	60
New York	65	28	43
Connecticut	30	15	50
Massachusetts	25	10	40
Vermont	10	3	30
New Hampshire	5	1	20
Rhode Island	15	2	13

CANADIAN DISTRICT

District	Quota	Organized	Percent
Ontario	108	53	49
Quebec	20	8	40
British Columbia	20	6	30
Saskatchewan	22	6	27
Manitoba	15	4	27
Alberta	15	4	27
Nova Scotia	12	2	16
New Brunswick	7	0	0
Newfoundland	3	0	0
Prince Edward Island	3	0	0

MIDWESTERN DISTRICT

District	Quota	Organized	Percent
North Dakota	8	5	62
Kansas	27	15	55
Missouri	37	12	32
South Dakota	8	2	25
Minnesota	28	6	21
Iowa	25	5	20
Nebraska	17	2	12

League Honor Roll

The names of 26 leagues are listed on the Honor Roll at the end of July, for having reached 42% or more of their quota in the 5 months. This is one more than last month, and nearly half of the 58 affiliated leagues. All leagues can make this list, and we would certainly like to be able to list them all. If your league is not on the list, how about organizing a credit union to help get it listed? Here are the names of the Honor Roll Members at the end of July:

District	Quota	Organ- ized	Percent
Hawaii	8	11	137
Mississippi	6	8	133
Washington	15	16	107
Utah	12	12	100
Delaware	2	2	100
Idaho	5	4	80
New Mexico	5	4	80
Arizona	6	4	67
Tennessee	25	16	64
North Dakota	8	5	62
Maine	5	3	60
South Carolina	5	3	60
California	98	57	58
Texas	65	36	55
Pennsylvania	60	33	55
Kansas	27	15	55
Illinois	105	52	50
Michigan	85	43	50
Florida	30	15	50
West Virginia	10	5	50
Nevada	4	2	50
Ontario	108	53	49
Georgia	21	10	47
Indiana	25	11	44
New York	65	28	43
Connecticut	35	15	43

National Director Honor Roll

Only one new name was added to the National Director Honor Roll during July, but 9 new credit unions were reported. So far, the alternates and league employees seem to be carrying the major share of the effort. We hope the Directors will begin now to change that condition and that many more names will be on the list in the next few months. At the end of July, 7 Directors and 9 Alternates had reported 38 new credit unions. Here are the names and scores:

L. R. Nixon, Connecticut**	6
T. Attwood, Florida	1
F. L. Andrews, Florida*(A)	1
C. E. Orlman, Indiana*(A)	1
H. W. Vetter, Iowa*(A)	2
M. V. Simpson, Kansas*(A)	1
A. C. Gartland, Massachusetts*(A)	4
P. J. Roberts, Missouri*(A)	1
J. A. Flannery, New Jersey	1
S. Stahl, New York*(A)	2
B. L. Webster, North Carolina*(A)	1
J. D. N. Macdonald, Nova Scotia	1
C. J. Watson, Ontario*	2
J. A. Quinlan, Texas (A)	5
K. L. De, Utah**	5
R. F. Bergengren, Vermont**	5

*Full time League employee

**Part time League employee

(A) Alternate Director

Volunteer Organizers Contest

A sort of reshuffling took place in the Volunteer Organizers Contest during July. No new names were added, but some new credit unions were reported, and yet, the total remains the same as last month

SHARE YOUR BLESSINGS!

We have a sacred trust — we are the torch bearers — we are handing down the flame that has been given us by Raiffeisen, Desjardins, Filene and Bergengren — the flame of brotherly love, of sharing, of working together for the common good, of faith in the ability, the integrity and the worth of other human beings. We must not let this fire go out in our concern over lesser things.

—Marion Gregory, Pres. CUNA

Celebrate Credit Union Day!

Invest in the POP Program!

since there were two withdrawals. C. J. Watson, of Ontario, became a league employee and is therefore disqualified in the contest. Another contestant, had been given credit temporarily for an organization, and that credit was withdrawn since it proved to be a case of reorganization and not a new charter issue. At the end of July, 17 contestants reported a total of 50 new credit unions. Five of the individuals have already qualified for a prize and some others are close. With only five months of the contest gone, we are certain there will be many changes between now and the end of the contest next February 28. Here are the names and scores at the end of July:

J. Moore, Quebec	8
E. Reed, Ontario	7
V. Forath, Pennsylvania	6
E. Holder, Tennessee	5
J. Quinlan, Texas	5
F. Davis, California	4
D. Servillo, Pennsylvania	3
K. Erickson, Michigan	2
W. Richards, Ohio	2
E. Ludwig, Illinois	1
A. Flood, Michigan	1
L. Beder, Nebraska	1
H. Weisler, Nebraska	1
T. Williams, Ohio	1
G. Reidler, Pennsylvania	1
M. Golin, Pennsylvania	1
R. Edlund, Washington	1

There is plenty of time in the remaining seven months of the contest to win a prize if you enter right now and get busy. This is one contest in which everyone who enters CAN win a prize. The contest runs from March 1, 1952 to February 28, 1953. A first prize of \$100 plus expenses to attend the CUNA Annual Meeting in Atlantic City, New Jersey, next May, will be awarded to the contestant who organizes the greatest number of new credit unions during the contest. In event of a tie for first place, each will receive \$100, but the trip will be awarded to the contestant whose final credit union in his total bears the earliest postmark. Other contestants who organize 5 or more

new credit unions during the contest will receive a prize of \$50. Each contestant who reports one or more will receive a gift copy of "Liberal's Progress", the biography of Edward A. Filene, by Gerald W. Johnson, unless awarded one in a previous contest.

We believe every league should be represented in the contest. Any volunteer organizer can enter. Send your name in today. Follow these simple rules:

- 1—Send a letter or postcard to Mr. T. W. Doig, Managing Director, Credit Union National Association, P. O. Box 431, Madison 1, Wisconsin, stating your desire to enter the contest and listing any credit unions you have organized since March 1, 1952.
- 2—Soon after the organization of each additional credit union, advise Mr. Doig of that fact by letter or postcard.
- 3—On or before March 31, 1953, send Mr. Doig a complete list of the credit unions you have organized during the contest.

With your letter or postcard of entry, ask for the free Volunteer Organizers Kit of useful material to help you with your work. It is truly thrilling to organize a credit union, and the result is worth much more than the time and effort involved.

Halfback or Drawback

THE OLD ALUMNUS, at the pre-game rally, was disparaging the skill of modern football players.

"When I was in college," he boasted, "I helped Harvard beat Yale for three years straight."

"Is that so, sir?" queried the quarterback, politely. "And which team were you on?"

Meet -

Harold E. Wingstad

New Executive Committee Member from the Midwest District

HAROLD E. WINGSTAD was elected the vice-president from the Midwest District and member of the CUNA Executive Committee.

Mr. Wingstad began his career in credit unions as an employee of the C. B. and Q. Railroad at Alliance, Nebraska.

Back in February of 1936, Claude Orchard stepped off the train at Alliance while the crews changed engines and went thru the division point check-up. During the 15 minute stop, he left a few credit union leaflets with W. J. Jones at the ticket window. Mr. Jones passed one of the leaflets on to Mr. Wingstad, and for the first time he read about credit unions.

Mr. Jones wrote to the credit union section in Washington, D. C. for more information, which they received along with a visit from George Boyd, a federal representative.

Mr. Wingstad was one of the signers on the application for a charter, and member of the first credit committee.

Harold worked hard along with the other hardworking board and committee members, and the credit union grew rapidly. In 1939 Harold



was selected as assistant-treasurer and full time employee of the credit union. In 1942 he entered the army, and served until November 1945. In 1947 Harold was elected treasurer of the credit union. In 1949 he was elected president of the Nebraska league and re-elected in 1950 and 1951. He is a member of the Founders Club, and helped start a number of new credit unions.

His marriage is known as a credit union marriage. He met his wife at a league annual meeting in 1941 and was married in 1942.

Harold felt that he had the advantage of being one of a progres-

sive group of directors and committeemen. His credit union joined the league before it was asked. All credit union information was passed on to all elected representatives of the credit union. The official family of his credit union were ever thinking of the convenience and helpfulness the credit union could be to the members. They were quick to establish an office for the members convenience; to hire help to serve the members, and more help to serve them better. They were far sighted in adding new services, and CUNA insurances. They worked hard to make liberal service policies succeed.

Mr. Wingstad was born in La-Crosse, Wisconsin, then attended public school in Wakonda, South Dakota. He worked eleven years on the railroad, and was foreman for refrigerator express, when he accepted a full time position with the credit union.

Why Go To Your Credit Union

This service is for you.

One place to pay all debts.

Stop debt trouble now.

Protect your credit rating.

Protect your job—avoid pay tie-ups.

Ends your financial worries.

—ELGIN CREDIT UNION NEWS, Elgin, Illinois.



The 10,000th Member Cause for Celebration

The Pentagon Federal Credit Union operating in the Army's Pentagon Building planned a ceremony for the 10,000th active member to focus attention on the growth of the credit union. This is the largest federal credit union serving federal employees exclusively.

Gordon Taft, president of the credit union, presents a letter to Mrs. Myrtle S. Betters.

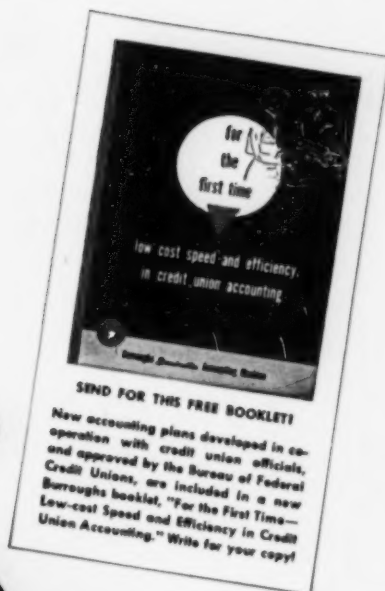
"On behalf of the board of directors of the Pentagon Federal Credit Union I wish to welcome you to membership in the credit union and to congratulate you on becoming the

10,000th active member of this organization.

"As you probably know, the credit union exists for the purpose of encouraging thrift among the employees of the Department of Defense and to provide for them a place where they can borrow at reasonable rates of interest when necessary. Ours is now the largest credit union in the United States serving federal employees exclusively.

"It is the hope of our directors that our credit union may continue to grow in both size and ability to better serve you and our other fellow employees."

**Now—Fast and Efficient
Credit Union Accounting
at Low Cost**



The Sensational New
Burroughs
Sensimatic
accounting machine

Yes, it is truly amazing the way the completely new Burroughs Sensimatic handles credit union accounting jobs. And there's a good reason—for the Sensimatic was designed with the needs of credit unions in mind.

The Sensimatic makes possible a great improvement in accounting speed, accuracy, and ease of operation. This means faster posting and reduced accounting expenses on *either* a cash or payroll deduction system ... and no month-end balancing problem. The Sensimatic is moderately priced, too.

Get the complete story of this sensational new Sensimatic today. Call your local Burroughs office or write Burroughs Adding Machine Company, Detroit 32, Mich.

WHEREVER THERE'S BUSINESS THERE'S **Burroughs**



The Way I See It

To Present Programs

FROM: P. D. DEATON, TREASURER,
CREDIT UNION NATIONAL ASSOCIATION.

The two new public relations services which you mailed me were prepared in a very splendid manner. I know that if the suggestions are followed, much interest will be created among existing credit unions and the general public at large.

You might be interested to know I have assigned two of my faithful female employees to study these programs, to meet with various groups and present the credit union story. I am expecting much to come from this program.

Teachers Interested

FROM: KANSAS.

I am very much interested in your discussion of the High School Study Unit offered by POP Program and would like to have a copy for examination. Our credit union is only five years old, but is beginning to make a name for itself and several of us are interested in advancing the idea further in the community.—J. B. Garrison, President, Hutchinson Teachers Credit Union.

To Give Tea For Wives

DEAR SIR:

In the May issue of the Bridge there is an article headed "Let's Tell The Girls About Credit Unions."

This subject has been discussed by our board . . . One suggestion was that we have a series of teas given by the officers' wives. At these teas we would attempt to convey the advantages of the credit union way of life to the wives of our members; more particularly the members whose accounts are not overly active. They sell kitchen ware, plastic ware, etc., by this method, so why not the credit union?

You mention a kit prepared for the woman's viewpoint . . . we would appreciate receiving this woman's program.—Donald R. Bell, President, Printers Industrial Credit Union, Ltd., Windsor, Ontario.

For Factory Women

FROM: MICHIGAN

Will you please send me the 20 page unit Women's Program as I will have good use for it in trying to organize two small factories that employ mostly women—Arthur M. Flood.

Ladies Night

FROM: MANITOBA.

We have about 300 women members in our credit union. After reading your article in the May Bridge about women's programs, we decided to hold a "Ladies Night". Will you please send us your program for this occasion and oblige.—J. Skwarchuk, Mgr., Carpathia Credit Union Society, Ltd.

In Japanese School

FROM: JAPANESE SCHOOL CREDIT UNION, LOS ANGELES, CALIFORNIA.

Please send a new study unit on credit unions for use in high schools prepared by the POP Program. There are two very interesting articles about the study unit in the May issue of the Bridge, and I think I can use it in our Japanese language school system here in L.A.

Likes Actual Stories

FROM: JERRY VOORHIS, EXECUTIVE SECRETARY, THE COOPERATIVE LEAGUE.

Thank you very much for the copies of your two booklets; one the High School Study Unit, and the other the Program for Women. I have read both of them and can only say that I like them very much indeed, particularly do I like the way in which the subject of thrift has been approached and the use of concrete stories of actual happenings as illustration of the benefits of credit unions instead of trying to tell this story in general terms. I also think an excellent job has been done of explaining why credit unions are able to charge less interest than any other lending institutions.

For Chapter Use

Gentlemen:

Your article in the May "Bridge" comes just as we are about to prepare our chapter's program for the coming year, and a "Ladies Night" such as you describe might be of considerable interest in this area. . . . Will you please send us a copy of this Women's Program?—Dorothy C. Roberts, Secretary, Central Iowa Credit Union Chapter.

You may request copies of the "Women's Program" and "High School Study Unit" without cost from CUNA POP Program P. O. Box 431, Madison 1, Wisconsin.

A Few Suggestions

TO: THE EDITOR

I wish to congratulate you for printing the classified ad on your page in the May issue.

While I am not interested in the position offered I do feel that a classified column would be of benefit to the credit union field in that we do need a clearing house for those who would like to offer themselves for positions. It will help those credit unions who wish to bring in new blood to their organizations. I believe that a classified column would pay its way if you feel that a small charge is right and I know that I would be willing to pay a small sum for an ad if I wished to find a good position.

I enjoy reading the Bridge very much but wish that it contained more articles dealing with actual cases. The story of actual cases of how they were handled would be of interest and instruction to many credit union officers. Many questions of how to handle a particular case arises in the smaller unions. The question of additional loans to a member who is slow pay is always a problem if we wish to be helpful to the member yet fair to the organization. Sometimes it is hard to draw a line without being too hard or too easy.

How about a special mention or a prize for the most interesting problem each month? While on the prize idea, what about honoring the credit union that has the largest % growth during the year 1952?

The above suggestions may be of little value but I wanted to pass them along for any value they may have. If they can be used then it is hoped that some one may get a little benefit from them.—C. A. Windsor, Clark County Chapter Washington Credit Union League, Vancouver, Washington.

Only the *National*
adding machine
has all 8
money-saving
features...

and *National* combines these 8 features on one machine!

On average listings these 8 features, combined, save hundreds of motions every hour. The more of these features a machine has, the more time and effort will be saved *every hour the machine is in use*. Isn't it reasonable, then, to get the only adding machine that combines *all 8 features*—the National? Call the local National factory branch, or dealer, for a demonstration on your own work. Models and prices to fit your needs. (There's absolutely no obligation.) MODEL SHOWN 13-EN



1. AUTOMATIC CLEAR SIGNAL
Gives automatic printed proof of whether or not machine was "clear" when first amount was listed. There's never any doubt!



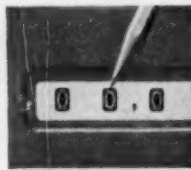
2. SUBTRACTIONS IN RED
Can never be mistaken for additions. Red figures stand out even after being "checked off" on tape.



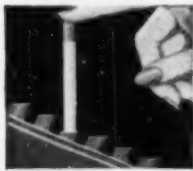
3. AUTOMATIC CREDIT BALANCE
"Minus" total computed automatically and printed with only one touch of total bar. Prints in red with CR symbol.



4. AUTOMATIC SPACE-UP OF TAPE
Tape automatically moves up to tear-off position when total is printed. Saves effort, time, paper.



5. LARGE ANSWER DIALS
Always show the running total in large numerals. No eye strain. Permit use of machine without tape.



6. EASY-TOUCH KEY ACTION
Soft, yet positive (cigarette doesn't even wrinkle). Several keys may be pressed at once. All ciphers print automatically.



7. STAIR-STEP, VISIBLE KEYBOARD
Key arrangement prevents depressing two keys in same column at same time. Amounts visible until added or subtracted.



8. RUGGED-DUTY CONSTRUCTION
Built to give longer life at lower cost. All working parts double rust-proofed. Compact for desk use.



For your nearest National branch office or National adding machine dealer, consult the yellow pages of your Telephone Directory.



THE NATIONAL CASH REGISTER COMPANY, DAYTON 9, OHIO

September, 1952

Tell the world about credit unions! Invest in the POP Program!

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Sounded Good: Was Good

DEAR FRIENDS:

When I heard about Credit Union over the air, I thought it must be a great thing and so wrote you.

But when my husband returned from work, I told him and he laughed and said, "Why Lucille, I am a member of the credit union through our union—Ladies Garment Workers down at work, and it is this union that has helped us a couple of times and where I dealt on several occasions for various reasons and was taken care of so fast. Thanks to credit unions.

—Mrs. Lucille Paxson, Chicago, Illinois.

Intentions Reversed

TO: THE CREDIT UNION BRIDGE

In your issue for April you had an article by Mr. H. B. Yates, "Do We Need Deposit Insurance". I think that this article should be in booklet form. I saved a large deposit for our credit union by having the member read this article.—*Erick J. Erickson, Treasurer-Manager, Iron Mountain-Kingsford Community Federal Credit Union, Iron Mountain, Michigan.*

A Limitation to Wishing

Husband: "You're always wishing for something you haven't got."

Wife: "What else is there to wish for?"



Stanley Harris Supervisor CUNA Auto Insurance Dept.

STANLEY HARRIS was recently appointed by Thomas W. Doig, managing director of CUNA, as supervisor of the CUNA Automobile Insurance Promotional Department.

Stan, as some of you will recall, was field representative for the Wisconsin Credit Union League and then a field representative for CUNA in the Central District during the past year.

Creation of this new department became necessary due to the ever increasing acceptance of the CUNA Auto Insurance Program. It will endeavor to coordinate credit union and league relations with our auto insurance carrier the Employers Mutuals of Wausau, Wisconsin.

Since the program began 25 state leagues are currently participating with a premium volume of \$2,085,917 during 1951.

Acceptance of the CUNA Automobile Insurance Program is strictly on a voluntary basis on the part of the leagues, credit unions, and members. The adoption of such a service arose from an awareness that credit union people should have easily available to them adequate automobile insurance protection and good claim service at a reasonable cost. The making of a "one stop" service available has proven to be an important factor in keeping auto loan business within the credit union.

All inquiries concerning the CUNA Auto Insurance Program should now be directed to: CUNA Automobile Insurance Department, Filene House, Madison, Wisconsin.

The virtue lies in the struggle, not in the prize.—*Milnes.*



NOW! A credit union lighter

Here's (1) a fine way to say "thanks" to retiring directors, committee members, and employees; (2) a practical gift for credit union friends, or for yourself; (3) a desirable prize for credit union contests.

It's a chrome-finish Zippo lighter with the credit union Little Man engraved in two colors. Actual signature may also be engraved as shown.

Cost: \$3.50 net each in U.S.A., plus small shipping charge; plus 60¢ for signature. If you want signature, enclose copy on white paper written exactly as you want it shown; use black or very dark ink.

Cuna Supply Cooperative

Madison 1, Wisconsin; in Canada, Hamilton, Ontario

Owned and operated by credit unions through their leagues.



Program!
Insurance
Automobile
CUNA's
offer
you
when
up
go
car loans
your
watch

Write for all the facts to: Auto Insurance Program
Credit Union National Association; Madison, Wisconsin

Employers Mutuals
WAUSAU, WISCONSIN



have you outgrown your insurance?

What's happened to your family since you last bought life insurance? Have more children now? Got a raise? Moved? Change jobs? Bought a house? Chances are you need more insurance protection, and perhaps a different kind of a policy, now.

Or maybe your responsibilities are lighter—your children have grown up and left home—if that's the case, you may actually need less insurance.

It will cost you nothing to find out!

That's right! It will cost you nothing to use CUNA Mutual's Personal Insurance Counseling Service. An experienced insurance advisor will carefully go over your particular situation, and work out an insurance plan tailored to fit your personal needs, without cost or obligation. **if you do not need more insurance, we'll frankly tell you so!**

How can we do that? Because we're not in business for profit. We are in business only to help credit union people get insurance protection they need at lowest cost. We sell insurance direct by mail to credit union members only, at savings as high as 25%. All income not needed for sound operation is returned to policyholders in dividends.

Don't endanger the security of your loved ones! **Make sure your insurance fits your needs.** Send the coupon today!



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MADISON, WISCONSIN • HAMILTON, ONTARIO

Without any obligation—

9-52

- ☐ I would like to use your free Personal Insurance Counseling Service.
☐ I would like information about CUNA Mutual life insurance and its cost.

Name

Address

Date of Birth

Credit Union